Case 18-16078-jkf Doc 64 Filed 11/13/19 Entered 11/13/19 16:36:40 Desc Main Document Page 1 of 2

IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

John Edward McKnight	<u>Debtor</u>	CHAPTER 13
NewRez LLC d/b/a Shellpoint l Servicing vs.	Mortgage <u>Movant</u>	NO. 18-16078 JKF
John Edward McKnight	<u>Debtor</u>	11 U.S.C. Section 362
Scott F. Waterman, Esquire	<u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is \$9,203.16, which breaks down as follows;

Post-Petition Payments: March 2019 to October 2019 at \$1,021.52/month

Fees & Costs Relating to Motion: \$1,031.00 **Total Post-Petition Arrears** \$9,203.16

- 2. The Debtor shall cure said arrearages in the following manner:
- a). On or before March 15, 2020, the Debtor shall pay the full post-petition arrears in the amount of **\$9,203.16**;
- 3. Beginning with the payment due November 1, 2019 and continuing thereafter, Debtor shall pay to Movant the present regular monthly mortgage payment of \$1,021.52 (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month).
- 4. Should Debtor provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.
- 5. In the event the payments under Section 3 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default

with the Court and the Court shall enter an Order granting Movant immediate relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).

- 6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the Court and the Court shall enter an order granting Movant relief from the automatic stay.
- If the instant bankruptcy is terminated by either dismissal or discharge, this
 agreement shall be null and void, and is not binding upon the parties.
- 8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.
 - 9. The parties agree that a facsimile signature shall be considered an original signature.

Date: October 23, 2019	By: /s/ Rebecca A. Soiarz. Esquit. Attorney for Movant
Date: November 11, 2019	John Edward McKnight Pro Se Debtor
Date: November 13, 2019	/s/ Polly A. Langdon, Esquire, for Scott F. Waterman, Esquire Chapter 13 Trustee
Approved by the Court this day of retains discretion regarding entry of any furth	, 2019. However, the court er order.
	Bankruptcy Judge
	Jean K. Fitzsimon